

Saint Joseph 56374

ZIP code · MN · Minnesota · Stearns County

BALANCED MARKET

\$310K

MEDIAN SALE PRICE

-35.5%

1-YR CHANGE

48

SALES (12 MO)

\$219K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 45 / 100



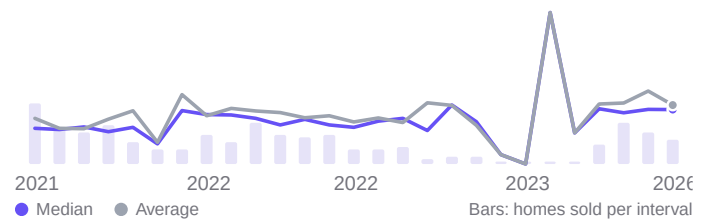
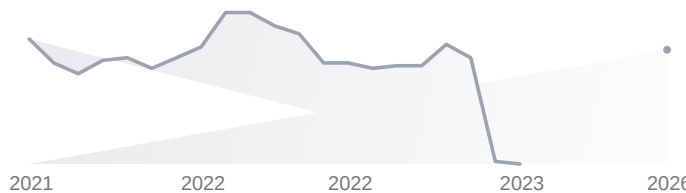
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

45 / 100

Sale prices

Median \$315K · Average \$335K

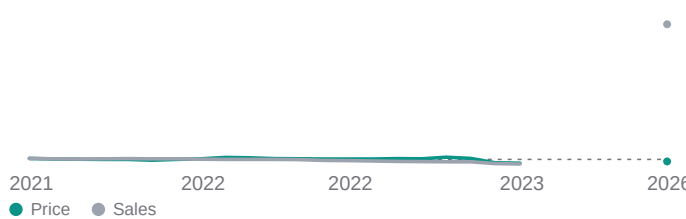


Growth (year over year)

Price -35.5% · Sales +2300.0%

Price per square foot

\$293/ft²

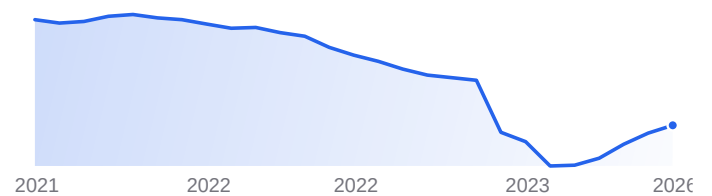
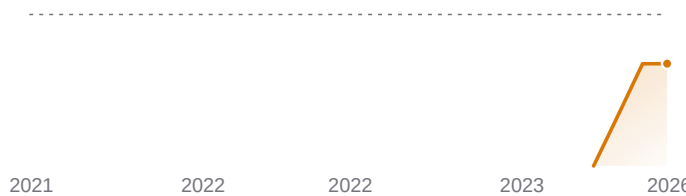


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

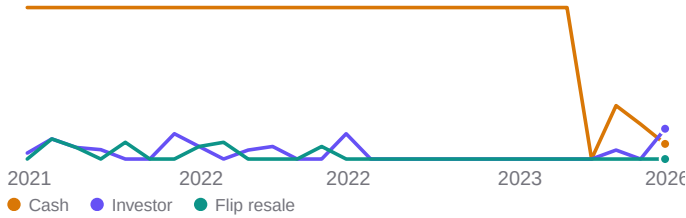
1.5%



BUYERS & OUTCOMES

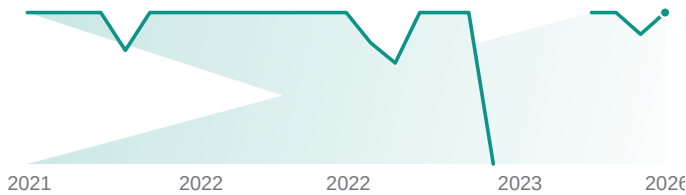
Buyer mix

Cash 10% · Investor 20% · Flip resale 0%



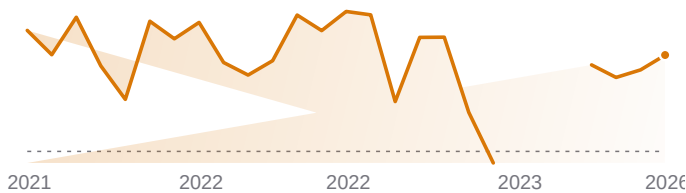
Sellers who sold at a gain

100%



Median annualized return at resale

+7.3%

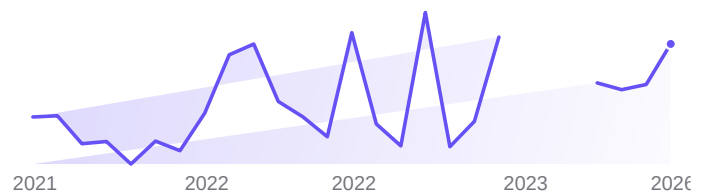


Financing (share of purchase price) Loan (LTV) 90% · Down payment 10%



Typical hold before selling

8.5 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	3,165
Median value (AVM)	\$219K
Median size	1,294 ft²
Median bedrooms	3
Median year built	1990
Single family	85%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	99%
Underwater (LTV 125% or more)	0.1%
Owner occupied	82%
Company owned	12%
Median loan-to-value	0%
Typical ownership tenure	17.9 yrs

COMMUNITY

Population	11,970
Density	168 / mi²
Median household income	\$83K
Average household income	\$106K
Crime index (US avg 100)	73
Air pollution index (US avg 100)	105
Earthquake index (US avg 100)	15
Homes occupied	94%
Bachelor's or higher	21%
Poverty rate	11.9%
Unemployment	1.0%
Average temp	43°F
Annual precip	29 in
Sunshine	55%

Market metrics are derived from recorded arms-length deeds through July 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.